Remarks

Claims 1-22 were presented for prosecution and claims 1-3, 5-10, 12-16 and 18-22 remain pending. By this Amendment, the specification and claims 1, 8, 15 and 21 have been amended. The above amendments and the following remarks are being made to facilitate early allowance of the presently claimed subject matter. Applicants do not acquiesce in the correctness of the rejections and reserve the right to present specific arguments regarding any rejected claims not specifically addressed. Further, Applicants reserve the right to pursue the full scope of the subject matter of the original claims in a subsequent patent application that claims priority to the instant application. Reconsideration in view of the above amendments and the following remarks is respectfully requested.

In the Office Action, claims 1-3, 5-10, 12-16 and 18-22 are rejected under 35 U.S.C. 112, first paragraph, as based on a disclosure which is not enabling. Applicants respectfully traverse this assertion.

Basically, the Office asserts that a magnetic read head can only obtain "[electronic] signals/waveforms" (see, e.g., Office Action at page 4, 1st paragraph), which are different than the character data converted from optically obtained data. Applicants submit that in making the above assertion, the Office unfoundedly narrows the scope of the data obtained by, and the scope of the meaning of, a magnetic read head. It is well known in the art that electronic signals/waveforms need to be converted to digital data to be processed. As such, a magnetic read head, as used in the current invention, inherently includes a mechanism to convert electronic signals to digital data, which is known in the art. For example, regarding MICR read head, the cited prior art reference of Kruppa (US 6,243,504) discloses that "[f] these signal images are converted into digital data, stored, and then compared to known

10/081.417 7

images of MICR characters using a magnetic image processor[.]" (Col. 2, lines 20-23, emphasis added). In addition, the disclosure of the current application clearly indicates that the claimed invention includes processing of digital data, besides obtaining of electronic signals and converting such signals to digital data. For example, page 4, second paragraph of the current application (before the currently proposed amendment) recites "[t]he result is a set of MICR format character data 24 that has the equivalent specifications of data obtained by a multigap MICR read head." (Emphasis added).

The Office also asserts that "well known MICR algorithms ... recognize by comparing the waveforms obtained from the pulses generated by the magnetic read head with known characters[.]" (Office Action at page 4, citing Kruppa at col. 2, lines 20-26).

Applicants respectfully submit that the Office distorts Kruppa. Instead, Kruppa teaches "signal image are converted into digital data, stored, and then compared to known images of MICR characters[.]" (Col. 2, lines 20-23, emphasis added). As such, the prior art teachings, e.g., Kruppa, which are cited in the current application as disclosed references, make the disclosure of the current application enable an implementation of the current invention without undue researches.

Nevertheless, by this Amendment, the specification and claims 1, 8 15 and 21 of the claimed invention have been amended to make the disclosure more enabling. Accordingly, Applicants respectfully request withdrawal of the rejection.

10/081.417 8

Conclusion

Applicants respectfully submit that the application is in condition for allowance. If

the Examiner believes that anything further is necessary to place the application in condition

for allowance, the Examiner is requested to contact Applicants' undersigned representative at

the telephone number listed below.

Respectfully submitted,

Mel Holh

Dated: 5/8/06

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